Understanding the Moderating Role of Government Regulations in Telecom Sector of Pakistan

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***Abstract*—Telecommunication sector of Pakistan is a significant contributor toward the economic development of Pakistan. However, telecommunication sector of Pakistan underwent a lot of changes from government regulatory and marketing perspective in the year 2015, which decreased the cellular penetration, the cellular subscriber base and telecommunication revenue. Hence, this research paper is designed to validate the constructs used in addressing the moderating role of government regulations based on Oliver's four-stage loyalty model in telecom sector of Pakistan. This preliminary study has mainly employed the quantitative method (i.e. survey questionnaire), consisting of a total of 64 items related to eight constructs under study and used 7 points Likert scale. The main analysis method used is the reliability test of the constructs. The results reveal that the Cronbach alpha readings were between 0.756 and 0.932, indicating internally consistent and reliable measures of the constructs used. This result enables the constructs to be included in the actual data collection without change.**

***Index Terms*—Customer Loyalty; Government Regulations; Telecommunication.**

I. Introduction

Telecommunication services are globally recognized as one of the driving forces for the overall economic development of a country [1]. They are also one of the prime support services needed for rapid growth and modernization of various sectors of the economy [1, 2]. Telecommunication sector of Pakistan is a significant contributor toward the economic development of Pakistan [3]. This sector is a source of more than fifty percent foreign direct investment in Pakistan. Moreover, it contributes PKR 126.3 Billion to the National Exchequer in the year 2015 [3]. In addition, telecommunication sector of Pakistan has observed remarkable growth in cellular subscriber's base in past fifteen years from .27 million in 1999 to 139.97 million in 2014 [4].

This huge addition of telecom subscribers is the resultant of government deregulations and encouraging policies of Pakistan Telecommunication Authority (PTA) to promote telecommunication services. In the year 2015, telecommunication sector of Pakistan underwent a lot of changes from regulatory and marketing perspective. Innovation and growth opportunity were open up to this sector with the commercial launch of 3G and 4G LTE services. At the same time, in the year 2015, to manage the huge database of telecom subscribers, PTA (in line with the government of Pakistan) devised improvements and changes for the sim selling procedure. PTA directs the telecom operators to do biometrics verification of already sold sim cards. PTA also make it compulsory to sell and register the new sim cards via biometric verification. This government regulation results in decreased cellular penetration reaching 60.7 % at the end of FY2014-15 (-20.6%) from 76.5% a year earlier. Moreover, it decreased the cellular subscribers base from 139.9 million (Year 2014) to 114.7 million at the end of June 2015 [3]. Additionally, telecommunication revenue decreased by 2% in FY 2014-15 for the first time in the history of Pakistani telecommunication sector [3]. Furthermore, the government of Pakistan imposed high taxes on the telecommunication sector of Pakistan. Tax rates raised as high as 18-19.5 % which are significantly higher than telecom services in other comparable countries [3]. Apart from this, in Jan 2017, the government direct the telecom operators to sell sim cards for at least 200 rupees [5]. These changes posed a big challenge for telecom operators to stay profitable and compete with each other.

There are five telecom operators in Pakistan i.e. Mobilink, Ufone, Telenor, Warid and Zong which have cut-throat competition and high switching among consumers [6]. Telecom operators are facing the issue of maintaining the subscriber base and developing loyalty among the consumers [7]. Loyalty is obviously of greater interest for telecom operators for, its proximity to survival and profitability of business [8, 9]. According to Oliver [10], customer loyalty is developed in stages, he proposed four stages through which a customer pass and develop loyalty toward a seller. Previously many authors have studied customer loyalty in telecom sector using Oliver's four-stage loyalty model but failed to incorporate the moderating role of changing government regulations. Moreover, a recent mobile loyalty audit in the United Kingdom, United States, South Africa and Australia, revealed that telecom operators are unable to understand what loyalty is for the customers and how they can meet customers' expectation to keep them loyal [11]. So this research paper is designed to address the lack of research to incorporate the moderating role of government regulations in Oliver's four-stage loyalty model in telecom sector of Pakistan. Following sections include literature review, research design, analysis and conclusion.

II. Literature Review

A. *Oliver's Four Stage Loyalty Model*

Oliver [10] defines loyalty as "a deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior". He demonstrated that customer loyalty could foster customer retention as loyal customer possibly make repeat purchases, give references, referrals and generate positive word of mouth in public.

According to Oliver's Four-Stage Loyalty Model loyalty develops in four stages, namely, cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. The first three stages are considered as attitudinal loyalty, while the last stage of action loyalty is known as behavioral loyalty. These stages are discussed in detail in the below section.

a. Cognitive Loyalty

According to Oliver's four-stage loyalty model, the first stage is cognitive loyalty. It is the information seeking phase where consumers look for costs, benefits, functional characteristics and quality of product or services during their purchasing decision process. At this stage, consumers may switch from one seller to another, which can offer better prices and benefits. In other words, the loyalty is based on the value proposition from seller to the customers. Customers at this stage are believed to build loyalty based on information about the brand. However, cognitive loyalty is considered as the weakest type of loyalty [10]. Although this is weak loyalty but it becomes the basis for the next stages of loyalty. As suggested by Oliver [10] and a group of authors perceived service quality [12-16], perceived value [12-14, 16], sales promotion [16, 17], perceived CSR [18, 19] comes under cognitive loyalty. So based on literature, cognitive loyalty consisted of perceived service quality, perceived value, sales promotion and perceived CSR.

b. Affective Loyalty

The second stage of Oliver's four-stage loyalty model is affective loyalty. Affective loyalty uncovers favorable attitude towards the brand as an outcome of satisfying usage occasions. It includes both liking and experiencing satisfaction. Oliver [20] argues that affective loyalty includes customer satisfaction which is a function of disconfirmation, performance, and expectations. It is stronger than cognitive loyalty because it is derived from cognitive loyalty [10]. Nevertheless, this type of loyalty is subjected to switching and considered weak, as past studies have shown satisfied customers need not necessary remain loyal [21-25]. According to a group of researcher affective loyalty is explained through customer satisfaction [13, 15, 16, 26, 27]. So this study includes customer satisfaction as affective loyalty.

c. Conative Loyalty

Conative loyalty is the third stage in Oliver's four-stage loyalty model. It is deeper than the previous two stages. Once the consumer perceives the value in the cognitive stage, and obtains satisfaction in the affective stage, then develops a positive attitude toward the seller supported with a desire to intend an action in the conative stage of loyalty. Since customer trust is defined as the customer's perception of honesty, reliability, responsibility, and motives/intentions of the service provider [28]. So the willingness to rely on and expecting that the relationship with the service provider will yield intended positive outcome, does in fact reflecting the conative side of loyalty. The importance of trust for generating loyalty is also highlighted by Reichheld and Schefter [29] as "loyalty is still about earning the trust of the right kinds of customers, customers for whom you can deliver such a consistently superior experience that they will want to do all their business with you" [29].

Moreover, previous research which used four-stage loyalty model also studied customer trust at the third stage of customer loyalty [14, 30]. So this study, in the light of its positive effect on attitude and previous literature considered trust as conative loyalty.

d. Action Loyalty

Eventually, positive attitude toward service provider is converted to action so the last stage is action loyalty. At this stage, the customer would translate behavior intentions to actual behavior together with a willingness to overcome hindrances to such action [31]. Customers, once achieve the action loyalty phase, are expected to 'tune out' competitive messages or go in search of alternative brands, leave aside testing it [32]. This study considered customer loyalty as action loyalty.

B. The Moderating Role of the Government Regulations

The governments influence consumer choices all over the world, but the intensity of influence vary. Governments with the help of their regulatory policies mention the regulations, rules, norms, technical standards or the level of public consumption. For example, governments specify the age limit for automobile driving, define limit of consumption of a particular drug or impose a limit on developing a utility centre of a company in a city, make laws for development of housing societies in particular geographical areas and so on [33, 34]

Apart from imposing the regulations, the governments also promote and encourage a particular consumer behavior. For example, sometimes governments buy and distribute food grains, have an influence on the broadcast of media and manage public transport system. Moreover, the governments sometimes also offer incentives like income tax deductions to promote a certain industry e.g. promoting house mortgage and promoting an agenda like supporting family planning program and so on. As a result, customers have to limit their choices to that purchasing which are in line with government guidelines and sometimes they have to purchase the alternatives offered by the government [33]. Such policies and regulations although develop for the betterment of society and citizen but ultimately they play the role of reducing the available choices for the customers. According to Jain and Goel [34] these type of government regulations affects customers' behavioral intentions to consume some products and services. So it can be concluded that government intervention and regulations affect the customers of engaging in a particular behavior [35, 36].

In the case of Pakistan, the telecom regulations which directly affect the subscribers base of the telecom sector of Pakistan includes the rule of limiting the number of sim cards issue on one CNIC in the year 2012, before this a customer can keep ten sim cards of one telecom operator totaling 50 sim cards on one CNIC. This regulation helps to block the unauthorized and inactive sim cards. Afterward, in August 2014, another regulation by PTA enforced the telecom sector to do biometrics verification of existing sim cards and revised the sim selling process to sell sim cards with biometrics verification. This relegation blocked 26 million unverified sim cards and reduced the tele density to 60.7% from 76.5% in the year 2014-15. This regulation also reduced telecommunication revenue by 2% in FY 2014-15 [3]. Similarly, the imposition of high taxation (in the year 2015) of 18-19.5% GST and 14% WH tax in the telecom sector (which is higher than other comparable sectors) also levies a threat on the proliferation of telecom services and growth of telecom sector [3, 37]. Additionally, in January 2017,

government directs the telecom operators to sell sim cards for at least PKR. 200 [3, 37]. These recent government regulations in the telecom sector of Pakistan are influencing the consumers' choices, behavior and preferences. Since, there is a lack of studies to address the role of these government regulations in telecom sector of Pakistan so this study incorporates the moderating role of government regulations in Oliver's four-stage loyalty model.

Furthermore, the literature on the government regulations reveals that government regulations play the role of moderator in many research studies. For example, Obaji, et al. [38] have studied the moderating role of government regulations between financial resources and incubator performance. The results suggested that government regulations play the role of a moderator. Similarly, another study by Shariff et al. (2010) considered government regulations as a moderator between entrepreneurship and performance growth of SMEs and the results revealed that government regulations act as a significant moderator. Similarly, many other studies like Ramanathan, et al. [39] (logistics), Kim, et al. [40] (service innovation), Kimani, et al. [41] (water utilities) have studied the moderating role of government regulations and found it as a significant moderator in these diverse sectors.

Moreover, Evanschitzky and Wunderlich [42] and Han and Hyun [12] also recommend adding a moderator in Oliver's four-stage loyalty model to enhance its robustness to explain the phenomenon of customer loyalty. Abbasi, et al. [43] also highlighted that there is a lack of empirical studies in the telecom sector of Pakistan to study the moderating role of government regulations. So keeping in view the changing telecom environment and literature, this study includes government regulations as a moderating variable between four stages of Oliver's four-stage loyalty model.

III. Proposed Research Model

The proposed research model for the present study is developed on the basis of past literature and shown in Figure 1. This framework includes six independent variables which are perceived service quality (PSQ), perceived value (PV), sales promotion (SP) and perceived CSR (PCSR), customer satisfaction (CS) and customer trust (CT), one moderator: government regulations (GR) and one dependent variable: customer loyalty(CL).

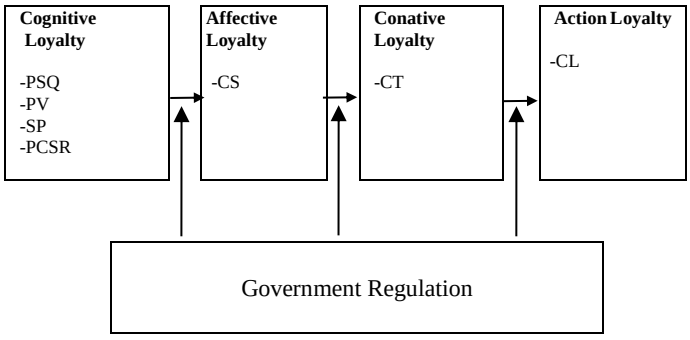

Figure 1: Research Model

IV. Research Design

This preliminary study has mainly employed the quantitative method (i.e. survey questionnaire) in order to better understand Oliver's four-stage loyalty model in telecom sector of Pakistan. Bhattacherjee (2012) argues that the survey research has inherent strengths compared to other research methods. Moreover, it is ideally suitable for remotely collecting data about a population that is too large to observe directly. The questionnaire is divided into three sections i.e. A, B and C. Section A, consists of 64 items related to constructs under study and used 7 points Likert scale to ensure consistency among all variables. The Likert scale is designed to examine how strongly the respondents agree or disagree with a certain statement where 1=Strongly Disagree and 7=Strongly Agree [44]. Section B consists of filter questions related to the utility of telecom services while section C represents demographic profile of the respondents.

A. Reliability and Validity Analysis

The self-administered structured questionnaire was used to collect information on perceived service quality, perceived value, sales promotion, perceived CSR, customer satisfaction, customer trust, government regulations and customer loyalty. The questionnaire was adapted from previous studies with minor modifications in the wording. The summary of the source is given in the table (1). Since some of the adapted scales are not tested in a geographical region of Pakistan. There is a need to test for their applicability in the context of Pakistan's telecom sector which will help to create its ecological reliability and validity. Furthermore, government regulations have not been previously tested in telecoms sector so it necessitates validating this scale in telecom setting too.

Table 1
Summary of Adapted Scales

Variable	Items	Source	Setting
CL	8	Zeithaml, et al. [45] (7 items) and [46] (1 Item)	Telecom Sector
PSQ	22	Parasuraman, et al. [47]	Service Sector
PV	5	Yang and Peterson [48]	Online Service Users
SP	9	Buil, et al. [49]	Consumers Goods
PCSR	5	Lee, et al. [50]	Firms CSR
CS	5	Edward and Sahadev [51] (3 items), Kaur and Soch [31] (2 Items)	Telecom Sector
CT	5	Smith [28]	Telecom Sector
GR	5	Jain and Goel [34]	Consumer Goods

CL= Customer Loyalty, PSQ= Perceived Service Quality, PV= Perceived Value, SP= Sales Promotion, PCSR= Perceived Corporate Social Responsibility, CS= Customer Satisfaction, CT= Customer Trust, GR= Government Regulations.

B. Pilot Study

The pilot test is a technique to pre-test the reliability of survey instrument before collecting actual data. It is a technique to measure the research variables from the sample to achieve the objectives of the study. The present pilot study is conducted via 100 telecom consumers to check the content validity of survey questionnaire. Reliability for the questionnaire is examined using Cronbach's alpha. All the respondents found the survey questionnaire easy to understand and there were no observations requiring a change to the survey questionnaire. Now the next stage is to run the internal consistency using Cronbach's alpha reliability test.

C. Reliability Analysis

Reliability test is done to check the internal consistency using Cronbach's alpha. According to Sekaran [44] reliability is an indication of stability and consistency with which the instruments measure the concepts and ensures the goodness of the measures. Easterby-Smith, et al. [52] argue that reliability is important because it assesses how far each questionnaire can be relied upon to produce the same result for each occasion that it is used. The Result of Cronbach's alpha reliability test is given in Table 2. Since the alpha value of .60 or above is reliable [44]. Results revealed that the questionnaire items are reliable and effective. Therefore, based on the Cronbach alpha value score, the proposed survey instrument has fulfilled the basic requirement of being a valid instrument.

Table 2
Preliminary Test of Reliability and Validity

Variable	Items	Cronbach's Alpha
Perceived Service Quality	22	.932
Perceived Value	5	.793
Sales Promotion	9	.845
Perceived CSR	5	.844
Customer Satisfaction	5	.756
Customer Trust	5	.877
Government Regulations	5	.848
Customer Loyalty	8	.831

V. Conclusion

The main objective of confirming the reliability and internal consistency of the instrument utilized in this study is achieved when the results showed Cronbach alpha readings well above the threshold of 0.60 [44]. Hence, the instrument is valid for further use for the telecommunication users in Pakistan. This instrument will be proceeded to be used in the main data collection.

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